

**From:** Superzuliano@aol.com on 06/27/2004 11:41:52 PM

**Subject:** Debit Card Fees

*Re: Debit card use, and charges added by seller.*

*I personally have a Debit card that is only good as a debit card. Although it has a Visa logo on the front, it is still just a debit card. According to my bank, using my debit card is the same as writing a check, i.e. the money comes out of my account directly, and is not a 'charge' of any kind. Whether the seller submits the purchase immediately, or in two or three days is not my concern. When I have presented my card, it is the same as if I had presented a hand-written check, and should be processed the same (without additional charges). If I write someone a check, and it is NSF, they have a right to charge me, I believe, up to three times the amount of the check as a penalty. Not so with a debit card...the transaction won't go through without funds being in the account to cover the purchase.*

*I have been told: "This **must** be entered as a debit card" by Sam's Club, and others who want to force you to use your PIN. Yet, other places I go and use my debit card will allow me to press 'credit' so I won't have to type in my PIN in front of other folks waiting in line. I would rather have a business tell me up front that they won't take debit cards, than to force me to type in my PIN in front of other customers. Why is it they will take a check without any fuss, but try to force you to use 'debit' instead of 'credit' when using your debit card? Because they will charge you the extra dollar or more for the purchase.*

*If you folks want to make it fair, safe, and honest for everyone, you need to make it illegal for the seller to charge a fee for accepting a debit card. That will do several things: The purchaser will not have to type in his/her PIN in front of other folks who may or may not be watching...The seller will still have the option of accepting checks, (for which he cannot charge a fee unless the check is no good), and the seller will still have the option to accept credit cards, and debit cards, used as a 'credit'. I, for one will not use my PIN in a place of business again. If the place of business will not accept my debit card without the PIN, then I will do business elsewhere.*

*The whole thing looks pretty simple to me. I don't see how the business can get ripped off when someone uses their debit card for a purchase. The approval keeps that from happening. I would think they would be happy to know they won't get stiffed for the amount of the purchase. They also won't have to chase down some deadbeat who passes off a NSF check on them. I believe they are just trying to make up the charges they pay for credit card purchases, when they are basically being paid same as cash. Even if the buyer swipes the card as a 'credit', the sale is still a cash sale if he uses a 'debit' card.*

*Do away with debit card charges by the seller. It is all blue-sky profit for what is basically a cash sale, same as paying with a check.*

*Superzuliano*

